

Being all and the same real estate as described and conveyed in a Deed from Harry F. Rhoderick and Lois K. Rhoderick, his wife, to Aegen S. Kaetzel and Katherine M. Kaetzel, his wife, of even date herewith and intended to be recorded prior hereto or simultaneously herewith among the Land Records of Frederick County, Maryland.

TOGETHER with all the buildings and improvements thereon and all the rights, ways, roads, waters, privileges and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the above described piece or parcel of land and premises unto and to the proper use and benefit of said mortgagee s, their heirs, successors and assigns, forever, in fee simple.

PROVIDED, if the said mortgagor s, their heirs, successors or assigns, shall pay to the said mortgagee s, or order, the single bill aforesaid at maturity and the interest thereon, or shall pay any renewal thereof when such renewal note shall mature and be payable and the interest thereon, and keep all the covenants herein on the part of the said mortgagor s agreed to be performed, then this mortgage shall be void.

AND PROVIDED, until default be made in the payment of the single bill aforesaid at maturity, and the interest thereon, or of any renewal thereof when such renewal shall mature and be payable, and the interest thereon, or until default be made in any covenant herein contained, the said mortgagor s shall possess the mortgaged premises as of their present estate therein.

AND THE said mortgagor s for their personal representatives, heirs, successors and assigns, do expressly covenant and agree with the said mortgagee s;

THAT they will pay the indebtedness as hereinbefore provided;